

NATIONWIDE RECOVERY SYSTEMS
 2304 Tarpley Drive #134
 Carrollton, Texas 75006
 Tel.: 972-798-1070 Fax: 972-798-1027
 800-387-5658

May 24, 2007

HERMINIA CRUZ
 2066 FRUITDALE AVE APT 11
 SAN JOSE CA 95128-2746

REF:	Cingular Wireless-Pac-Bell
REF NUMBER:	578112746
FILE NUMBER:	5030285
BALANCE DUE:	\$175.93

This is a formal demand for payment in full.

Your account has been assigned to this agency from Cingular Wireless-Pac-Bell.

Payment should be made directly to our office, and please include your file number on your check.

This company is a debt collector that is attempting to collect a debt. Any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office within 30 days after receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment, if any, and mail you a copy of such verification or judgment. If you notify this office within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This company may report this credit obligation to a credit reporting agency. However, we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period as stated in the previous paragraph.

This company is attempting to collect a debt. Any information obtained shall be used for that purpose.
"NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION"

Esta es una demanda formal para el pago total de la deuda.

Su cuenta ha sido asignada a esta agencia de la compania Cingular Wireless-Pac-Bell.

El pago debe ser mandado directamente a nuestra oficina, y escriba su numero de cuenta para ser identificado correctamente.

Esta comunicacion es una tentativa para recobrar una deuda. Cualquier informacion obtenida sera usado con ese proposito solamente. Si usted no esta de acuerdo con esta deuda, por favor de comunicarse con nuestra oficina dentro de 30 dias despues de recibir esta notificacion. De lo contrario nuestra oficina asumira que la deuda es valida. Si usted se comunica con nuestra oficina dentro de 30 dias despues de recibir esta notificacion, nosotros obtendremos verificacion de la deuda o copia del fallo legal y le enviaremos la copia correspondiente, y le daremos el nombre y domicilio del acreedor original en el caso de que sea diferente del actual.

Esta compania puede reportar esta obligacion de credito a una agencia de credito. Nosotros no sometermos un reporte de credito negativa a una agencia de credito de esta obligacion de credito hasta que se vensa el plaso escrito en esta carta.

Esta comunicacion es una tentativa de recobrar una deuda. Cualquier informacion obtenida sera utilizada para ese proposito.
NOTA: VEA EL REVERSO DE ESTA PAGINA PARA UNA INFORMACION IMPORTANTE.

-----In order to credit your account properly, return this bottom portion with your payment-----
 or, if you would rather pay by phone, call 800-386-9522

P.O. Box 1259
 Oaks, PA 19456



PERSONAL & CONFIDENTIAL

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6517-1495

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 2066 FRUITDALE AVE APT 11
 SAN JOSE CA 95128-2746

Nationwide Recovery Systems
 P.O. Box 702257
 Dallas, TX 75370-2257



THE FOLLOWING NOTICES ARE REQUIRED BY THE STATES INDICATED TO BE GIVEN TO CONSUMERS WHO RESIDE IN THOSE STATES. CONSUMERS IN OTHER STATES MAY HAVE SIMILAR RIGHTS UNDER STATE LAW AND CONSUMERS IN THE LISTED STATES AND IN OTHER STATES MAY HAVE SIMILAR (OR EVEN GREATER) PROTECTIONS UNDER FEDERAL LAW. THE NOTICES IN THIS TABLE ARE GIVEN BECAUSE THEY ARE MANDATED BY THE APPLICABLE STATE LAWS AND NOT FOR THE PURPOSE OF PROVIDING LEGAL ADVICE.

LAS PROXIMAS NOTIFICACIONES SON REQUERIDAS POR LOS ESTADOS INDICADO PARA SER DADAS A LOS CONSUMIDORES QUE RESIDEN EN ESOS ESTADOS. CONSUMIDORES EN OTROS ESTADOS TIENE REGULACIONES SIMILARES BAJO LA LEY DE SU ESTADO. LOS CONSUMIDORES EN ESTA LISTA TIENEN LAS MISMAS REGULACIONES E (PUEDEN SER MAYORS) BAJO LA PROTECCION DE LA LEY FEDERAL. LAS NOTIFICACIONES DADAS EN ESTA TABLA PORQUE SON MANDATORIA POR LEYES DE CADA ESTADO Y NO PARA DAR RECOMENDACIONES LEGAL.

STATE	APPLICABLE NOTICE
California	<p>The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.</p> <p>La ley estatal de California Rosenthal y la ley de Cobranza Imparical de Deudas (FDCPA) requieren que, salvo circunstancias excepcionales, cobradores no pueden hacer contacto con usted antes de las 8 de la mañana y después de las 9 de la noche. Ellos no pueden molestarle usando amenazas de violencia o de arresto o usando palabras obscenas. Los cobradores no pueden usar información falsa o engañosa o contactarle en su trabajo si ellos saben o tienen razón de saber que Ud. no puede recibir llamadas personales en el trabajo. Generalmente, los cobradores no pueden hablar con nadie, aparte de su abogado o su esposo/esposa, sobre su deuda. Los cobradores pueden hablar con otra persona para confirmar su dirección o hacer cumplir una sentencia. Para mas información sobre las actividades de cobranza, Ud. puede llamar gratis al 1-877-FTC-HELP; o puede visitar www.ftc.gov. Additional optional information: Si Ud. tiene deudas la ley estatal de California Rosenthal, California Civil Code Section 1788.21, tambien requiere que usted notifique a su acreedor si Ud. cambia su nombre, su dirección, o su empleo.</p> <p>You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligation.</p> <p>Usted esta advertido que una marca negativa en su credito puede ser mandado a una agencia que reporta esa informacion si usted no mantiene su obligacion de credito.</p>
Colorado	FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CAB.HTM
Idaho	You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligation.
Maine	Hours of Operation: Mon-Thurs 8AM-8PM, Fri 8AM-5PM, Sat 8AM-12PM, CST
Massachusetts	<p>NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.</p> <p>Our Massachusetts Office is at 15 Union Street, St. Lawrence, MA 01840 Hours of Operation: Mon-Thurs 8AM-8PM, Fri 8AM-5PM, Sat 8AM-12PM, CST</p>
Minnesota	This collection agency is licensed by the Minnesota Department of Commerce.
North Carolina	North Carolina Department of Insurance Permit Number 3399.
Tennessee	This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.
Wisconsin	This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.O. Box 7876, Madison, WI 53707
CITY	APPLICABLE NOTICE
New York	City of New York, Department of Consumer Affairs License Number 1114434.

P.O. Box 1259
Oaks, PA 19456

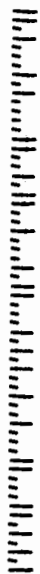


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FIRST-CLASS

